

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Carl Douglas Glenn

S.S. No.: xxx-xx-6284

Mailing Address: 2706 Lucy Garrett Road, Roxboro, NC 27574-

Case No. 10-81247

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on July 16, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 12, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 6/2/10

LastName-SS#: Glenn-6284

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

| Creditor Name | Sch D # | Description of Collateral |
|---------------|---------|---------------------------|
| | | |
| | | |
| | | |
| | | |
| | | |

SURRENDER COLLATERAL

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |
| | |

ARREARAGE CLAIMS

| Creditor Name | Sch D # | Arrearage Amount | (See †) |
|---------------|---------|------------------|---------|
| | | | ** |
| | | | ** |
| | | | ** |
| | | | ** |
| | | | ** |
| | | | ** |
| | | | ** |
| | | | ** |
| | | | ** |

REJECTED SECURED CONTRACTS/LEASES

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |
| | |

LTD - DOWNSIDE PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

| Creditor Name | Sch D # | Monthly Contract Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|---------------|---------|-------------------------|-----------|---------------------|-----------------------|---------------------------|
| | | | N/A | n/a | | Home and Land |
| | | | N/A | n/a | | |
| | | | N/A | n/a | | |
| | | | N/A | n/a | | |

STD - SECURED DEBTS at FMV

| Creditor Name | Sch D # | FMV | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|---------------|---------|-----|-----------|---------------------|-----------------------|---------------------------|
| | | | 5.00 | | | |
| | | | 5.00 | | | |
| | | | 5.00 | | | |
| | | | 5.00 | | | |

STD - SECURED DEBTS at 100%

| Creditor Name | Sch D # | Payoff Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|---------------|---------|---------------|-----------|---------------------|-----------------------|---------------------------|
| BB&T | 3 | \$13,893 | 5.00 | \$139 | \$274.88 | Home and Land |
| BOA | 1 | \$17,493 | 5.00 | \$175 | \$346.11 | 2007 Ford Edge |
| BB&T | 2 | \$19,651 | 5.00 | \$197 | \$388.81 | Home and Land |
| | | | 5.00 | | | |
| | | | 5.00 | | | |

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

IRS Tax Liens
Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes
State Taxes
Personal Property Taxes
Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

All Co-Sign Protect Debts (See*)

GENERAL NON PRIORITY UNSECURED

DMI- None(\$0) \$11,964

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ \$1,282 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 2.32 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Jay Ballentine, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Jay Ballentine

Jay Ballentine

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Hutchens, Senter, & Britton, PA
4317 Ramsey Street
Fayetteville, NC 28311

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Law Office of John T Orcutt
6616 Six Forks Road ste 203
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America
Attn: Correspondence Department
507 Prudential Road
Horsham, PA 19044

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America ***
Post Office Box 15019
Wilmington, DE 19886-5019

North Carolina Dept of Revenue*
Post Office Box 1168
Raleigh, NC 27602-1168

Experian
P.O. Box 2002
Allen, TX 75013-2002

BB&T Mortgage
Post Office Box 2467
Greenville, SC 29602-2467

Person County Tax Collector
105 South Main Street
P.O. Box 1701
Roxboro, NC 27573

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

BB&T***
Bankruptcy Department
Post Office Box 1847
Wilson, NC 27894

Sears/Citibank**
PO Box 6286
Sioux Falls, SD 57117-6282

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Citibank **
Post Office Box 6500
Sioux Falls, SD 57117-6500

Sheila Glenn
2930 Calliope Way APT 101
Raleigh, NC 27616

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858